

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Martinez
Lillian Martinez
Debtor(s)

Case No. 15-03580-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Oct 22, 2020

User: AutoDocke
Form ID: 3180W

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Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ David Martinez, Lillian Martinez, 441 Indian Way, East Stroudsburg, PA 18302-7901
cr	+ Ditech Financial LLC, PO BOX 0049, Palatine, IL 60078
4685950	AES/National Collegiate, P.O. Box 2641, Harrisburg, PA 17105
4685951	American Education Services, 1200 N7th Street, Harrisburg, PA 17102
4725011	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5086733	+ Bayview Loan Servicing, LLC as servicer for The Ba, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, Florida 33146-1837
4685959	Citifinancial Retail Svcs, P.O. Box 1830083, Columbus, OH 43218-3083
4685960	Commonwealth of Pennsylvania, Dept. of Rev, Bur of Individual Tax, PO Box 280432, Harrisburg, PA 17128-0432
4685961	+ Discover Card Member Services, P.O. Box 15316, Wilmington, DE 19850-5316
4775141	+ Ditech Financial LLC, 1400 Turbine Dr Ste 200, Rapid City SD 57703-4719
4775142	+ Ditech Financial LLC, 1400 Turbine Dr Ste 200, Rapid City SD 57703, Ditech Financial LLC, 1400 Turbine Dr Ste 200 Rapid City SD 57703-4719
4685963	+ Equitable Ascent financial, for Wamu/Chase 22, 1120 W Lake Cook Rd, Buffalo Grove, IL 60089-1970
4685964	Fenton & McGarvey, 2401 Stanley Gault Pkwy, East Stroudsburg, PA 18301
4685968	+ Halterman's Auto, 1741 Paradise Trail, East Stroudsburg, PA 18301-9190
4685969	Haltermans Toyota, Rt. 447, East Stroudsburg, PA 18301
4685975	Interstate Intrinsic, Value Fund A LLC, PO Box 5247, Oxnard, CA 93031-5247
4685976	+ Jefferson Capital Systems, LLC, 16 MdLeland Rd, Saint Cloud, MN 56393-0001
4685982	+ NCO Financial Services/99, for Poconomo Emergency Physicians, 507 Prudential Rd, Horsham, PA 19044-2308
4685989	+ Slomin's Shield, 125 Lauman Lane, Hicksville, NY 11801-6539
4995103	+ THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837
4995104	+ THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146, THE BANK OF NEW YORK MELLON Bayview Loan Servicing, LLC 33146-1837
5002446	+ THE BANK OF NEW YORK MELLON, c/o Michele A. De Witt, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933 San Diego, CA 92177-7921
4730379	The Bank of New York Mellon, Trustee(See 410), c/o Residential Credit Solutions, Inc., P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229
4710136	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
4685991	Victoria's Secret, P.O. Box, San Antonio, TX 78265

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Oct 22 2020 18:53:00	Bayview Loan Servicing, LLC et al..., 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
4685952	+ EDI: BANKAMER2.COM	Oct 22 2020 22:58:00	Bank of America, P.O. Box 17054, Wilmington, DE 19850-7054
4685953	+ EDI: BANKAMER.COM	Oct 22 2020 22:58:00	Bank of America, 450 American Street #SV416, Simi Valley, CA 93065-6285

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4685970	EDI: CITICORP.COM	Oct 22 2020 22:58:00	Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0500
4685954	Email/Text: cms-bk@cms-collect.com	Oct 22 2020 18:53:00	Capital Management Services LP, 698 1/2 South Ogden St, Buffalo, NY 14206-2317
4685955	+ EDI: CAPITALONE.COM	Oct 22 2020 22:58:00	Capital One, P.O.BOX 30281, Salt Lake City, UT 84130-0281
4685958	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
4685978	EDI: CITICORP.COM	Oct 22 2020 22:58:00	Macy's, PO Box 183083, Mason, OH 43218-3008
4687857	EDI: DISCOVER.COM	Oct 22 2020 22:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4685962	+ EDI: DISCOVER.COM	Oct 22 2020 22:58:00	Discover Financial Svcs LLC, P.O.Box 15316, Wilmington, DE 19850-5316
4685965	+ EDI: RMSC.COM	Oct 22 2020 22:58:00	GE Money Bank, P.O. Box 981439, El Paso, TX 79998-1439
4685966	EDI: RMSC.COM	Oct 22 2020 22:58:00	GE/JCPenny, 960090, Orlando, FL 32896-0090
4685967	+ EDI: RMSC.COM	Oct 22 2020 22:58:00	GE/JCPenny, PO Box 961131, El Paso, TX 79996-1131
4685972	+ EDI: HFC.COM	Oct 22 2020 22:58:00	HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
4685973	EDI: HFC.COM	Oct 22 2020 22:58:00	HSBC/Bonton, PO Box 15524, Wilmington, DE 19850
4685971	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Home Depot Credit Services, P.O. Box 6497, Sioux Falls, SD 57117-6497
4685974	EDI: IRS.COM	Oct 22 2020 22:58:00	Internal Revenue Service, Dept. of Treasury, PO Box 80101, Cincinnati, OH 45280-0001
4685957	EDI: JPMORGANCHASE	Oct 22 2020 22:58:00	Chase Card Member Services, P.O. Box 15153, Wilmington, DE 19886
4685977	EDI: RMSC.COM	Oct 22 2020 22:58:00	Lowe's GEMB, P.O. Box 530914, Atlanta, GA 30353-0914
4685980	+ EDI: MID8.COM	Oct 22 2020 22:58:00	Midland Credit Management, for Capital One Bank, 8875 Aero Dr, San Diego, CA 92123-2255
4685979	+ EDI: MID8.COM	Oct 22 2020 22:58:00	Midland Credit Management, for Capial One Bank, 8875 Aero Dr, San Diego, CA 92123-2255
4685981	+ EDI: MID8.COM	Oct 22 2020 22:58:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
4685983	+ Email/Text: egssupportservices@alorica.com	Oct 22 2020 18:53:00	NCO Financial, for Pocono Emergency Physicians, 507 Prudential Road, Horsham, PA 19044-2308
4685984	EDI: PRA.COM	Oct 22 2020 22:58:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
4685986	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241
4685987	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Sears Card, P.O. Box 6241, Sioux Falls, SD 57117-6241
4685988	+ EDI: CITICORP.COM	Oct 22 2020 22:58:00	Sears/CitiBank, P.O. Box 6241, Sioux Falls, SD 57117-6241
4685990	EDI: HFC.COM	Oct 22 2020 22:58:00	Union Plus, P.O. Box 17051, Baltimore, MD 21297-1051
4695015	+ EDI: WFFC.COM	Oct 22 2020 22:58:00	Wells Fargo Bank N A, Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux

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4685992 + EDI: WFFC.COM

Falls SD 57104-0422

Oct 22 2020 22:58:00

Wells Fargo Originations, P.O. Box 84712, Sioux Falls, SD 57118-4712

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4685956	*+	Capital One, P. O. Box 30281, Salt Lake City, UT 84130-0281
4685985	##+	Remit Corp, for Pocono Healthcare Management, 36 W Main St, Bloomsburg, PA 17815-1703
jdb	*+	Lillian Martinez, 441 Indian Way, East Stroudsburg, PA 18302-7901

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	Twecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Bayview Loan Servicing LLC et al... pa-bk@logs.com
Michele A De Witt	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2004-05CB) bkecfinbox@aldridgepite.com, mdewitt@ecf.inforoptcy.com
Timothy B. Fisher, II	on behalf of Debtor 2 Lillian Martinez donna.kau@pocono-lawyers.com
Timothy B. Fisher, II	on behalf of Debtor 1 David Martinez donna.kau@pocono-lawyers.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	David Martinez	Social Security number or ITIN	xxx-xx-8550
	First Name Middle Name Last Name	EIN	--
Debtor 2	Lillian Martinez	Social Security number or ITIN	xxx-xx-4572
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-03580-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Martinez

Lillian Martinez

10/22/20**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.